

EXHIBIT R

Whistleblower Escalation – Mishandling of Consumer Financial Protection Bureau (CFPB) Complaint No. 250614-21547383 by New American Funding

This exhibit includes a formal whistleblower disclosure documenting serious procedural misconduct by the CFPB in handling the consumer's complaint against New American Funding. It outlines the CFPB's failure to properly escalate the case after a rebuttal was submitted and despite the presence of evidence, including bounced email communications, off-portal FHA documentation transmission, and violations of borrower rights. This submission was filed as part of a broader regulatory accountability effort.

This document supports the Plaintiff's Motion for Sanctions and highlights the systemic failure of oversight that allowed New American Funding's conduct to continue unchecked.

From: mfmallah87@icloud.com
Subject: Whistleblower Escalation – Mishandling of Complaint No.
250614-21547383 by CFPB Enforcement Division
Date: Jun 16, 2025 at 8:08:50 PM
To: oig@cfpb.gov

Dear CFPB Office of Inspector General,

I am filing this whistleblower escalation regarding the CFPB Enforcement Division's improper dismissal of Complaint No. 250614-21547383, involving serious misconduct by New American Funding (NAF). The agency's response ignored material new evidence and undermines public confidence in CFPB's consumer protection process.

Specifically:

- On June 14, 2025, I submitted a formal complaint detailing new acts of misconduct, including obstruction of an FHA case transfer and misrepresentations by NAF executives.
- CFPB responded by stating that “no response is required,” incorrectly asserting this was a duplicate complaint. This is false the case presented new evidence not included in any prior filing.
- The company made false claims that the loan file was incomplete, which CFPB staff accepted without challenge despite already having documents in the portal and a federal court docket to verify the facts.
- I received no opportunity to rebut the company's false statements before the complaint was closed.

I believe CFPB staff either failed to review the evidence or willfully disregarded it, including exhibits and correspondence proving regulatory

misconduct by NAF. This was a missed opportunity to protect consumers and uphold integrity in FHA lending oversight.

Attachments:

Exhibit B- Loan Application (Which Company falsely claimed incomplete)

Exhibit D2- Blocked Communication From Company loan officer (Shawn Wainwright)

Exhibit F2- A Federal Court Authentic Voicemail From Company Loan Officer

Exhibit O- Sensitive Loan Documents Submitted Off Portal

The federal case is now active under Docket No. 1:25-cv-690-PJC in the U.S. District Court for the Middle District of Pennsylvania. I respectfully request an internal review of how this complaint was handled, and whether staff followed protocol in reviewing company-submitted evidence.

Thank you for your attention to this matter. I am available to provide full documentation and testimony if needed.

Sincerely,

Audury Petie Davis

Authorized Representative

717-424-8220

mfmallah87@icloud.com

Federal Docket: 1:25-cv-690-PJC

pdf

**Exhibit_O_Updated_For_Wifi
.pdf**

pdf

Exhibit_D2_Combined.pdf

pdf

Exhibit_B_FINAL_With_Divider.pdf



**NAF Loan Officer, Shawn
Wainwright.mp3**

EXHIBIT S

Urgent Complaint Against FHA Lender
New American Funding – Case No. 446-628509

Filed with:

U.S. Department of Housing and Urban Development (HUD)
Federal Housing Administration (FHA)

This complaint details lender misconduct, regulatory violations,
and formal allegations regarding the handling of an FHA-backed loan.

To Whom It May Concern:

My name is Audury Davis, and I am writing to formally escalate a complaint against the FHA-approved lender New American Funding (Mortgagee) regarding serious misconduct, noncompliance, and fraud during the processing of a cash-out refinance loan under FHA Case No. 446-6285091.

I have already filed a federal lawsuit in U.S. District Court: Case No. 1:25-cv-690-PJC. However, this matter also requires immediate HUD review due to the mishandling of sensitive borrower data, the transmission of appraisal documents off-portal, communication obstruction, and failure to provide an adverse action notice.

Please review the attached supporting documentation, including:

- Exhibits D2, F2, O
- Voicemail from loan officer (MP3)
- Court docket sheet
- Filed CFPB complaints

I respectfully request that this complaint be escalated for regulatory review, lender accountability, and protective oversight to prevent further consumer harm. Thank you for your time and assistance.

Sincerely,

Audury Davis

2041 Green Street, Harrisburg, PA 17110

Phone: [717-424-8220](tel:717-424-8220)

Email: mfmallah87@icloud.com



**NAF Loan Officer, Shawn
Wainwright.mp3**

11 KB



**250319-19425105
Complaint Detail.pdf**

15 KB



**Exhibit_O_Updated_For_Wifi
.pdf**

1 KB



Exhibit_D2_Combined.pdf

21 KB



125 CV 00690.pdf

11 KB

Sent from my iPhone



Thank you for contacting the FHA Resource Center,

Your Email request has been received and we are currently reviewing your request. Please allow up to 2 business days to receive a response to your inquiry.

Your reference number is 07097360. Please use this number for future reference.

Sincerely,
FHA Customer Service Team

Privacy Policy: If you choose to provide us with personal information, we only use that information to respond to your message or request. We will only share the information you give us with another government agency if your inquiry relates to the agency, or as otherwise required by law. Please review the [FHA Resource Center Privacy Policy](#) for more information.

EXHIBIT T

Whistleblower Submission – Misconduct in FHA-Backed Loan
FOIA #2219976 | Filed in Support of Sanctions Motion

From: mfmallah87@icloud.com
Subject: Whistleblower Submission: Misconduct in FHA-Backed Loan — FOIA
#2219976 & Court Evidence Attached
Date: Jun 15, 2025 at 6:39:37 AM
To: whistleblower@pogo.org

Dear Whistleblower Intake Team,

I am a pro se litigant and constituent from Harrisburg, PA, currently engaged in a federal lawsuit against New American Funding (Case No. 1:25-cv-690-PJC, U.S. District Court, M.D. PA).

My lawsuit includes verified allegations of:

- Mishandling of FHA-backed refinance documents
- Off-portal transmission of sensitive loan material
- Communications obstruction and spoliation (including bounce-back emails)
- A recorded voicemail from a senior loan officer confirming false statements made to federal regulators

I have already submitted this evidence through:

- HUD OIG Inspector General
- HUD FOIA Division (FOIA #2219976)
- A follow-up CFPB complaint (Case #250614-21547383)

I am attaching a single, complete PDF which includes:

- FOIA request summary
- Supplemental exhibits
- MP3 reference (voicemail embedded and filed in court record)

I am reaching out in good faith to escalate this through whistleblower review. A federal deadline to respond in court is set for June 27, and I believe this case has broader implications for public trust in FHA lending compliance.

If you are willing to review and potentially elevate this complaint internally or with the appropriate Congressional oversight bodies, I would be deeply grateful.

Please confirm receipt and feel free to contact me if more information is needed.

Respectfully,
Audury Petie Davis
Harrisburg, PA 17103
(717) 424-8220

mfmallah87@icloud.com



**NAF Loan Officer, Shawn
Wainwright.mp3**

52 KB



**Exhibit_O_Updated_For_Wifi
.pdf**

17 KB



1 25 CV 00690.pdf

103 KB



Exhibit_D2_Combined.pdf

12 KB

Sent from my iPhone

Exhibit U

Automatic Reply - Amy Dale Out of Office

This exhibit documents an automatic reply received in response to a settlement demand email sent on June 16, 2025. The reply confirms that Amy Dale, Senior Vice President at New American Funding, is out of office from June 13 to June 29, 2025, and refers all urgent matters to the corporate customer service line.

This notice is submitted to demonstrate ongoing delay and lack of accessibility by key executives during active settlement and court response windows.

I, Audrey Petie Davis, declare under penalty of Perjury that the attached automatic email reply from Amy Dale was received on June 16, 2025, in connection with this case.

Executed June 17th 2025



Audrey Petie Davis

From: Amy Dale Amy.Dale@nafinc.com
Subject: Automatic reply: Settlement Demand – Urgent Response Requested
06/16/25
Date: Jun 16, 2025 at 1:34:31 PM
To: mfmallah87@icloud.com

Please note, I will be of office Friday 6/13/2025 through 6/29/2025. If you need immediate assistance that cannot await my return, please contact my team directly at customerservice@nafinc.com (or) by phone [1-800-450-2010](tel:1-800-450-2010) ext 7100 for assistance. Thank you, Amy Dale SVP, Customer Service New American Funding, LLC